



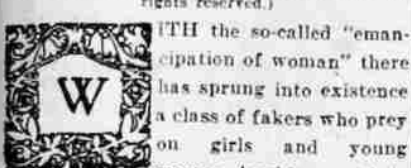
Of Interest to Maid and Matron

EDITED BY
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Money Sharks Prey on Women Breadwinners

Bogus Firms and Agencies Lay Many Pitfalls for Girls Who Seek to Help in the Support of Their Families and Many Are the Schemes for Parting Them from Their Money

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WITH the so-called "emancipation of woman" there has sprung into existence a class of fakers who prey on girls and young women, banking on their unprotected positions in the business world to wring their money from them. Women who venture into business are necessarily to a certain extent more unprotected than those who depend on others. They compete with men on an equal footing, and are accordingly left pretty much to their own devices in the hurry and bustle of work.

But not only do these sharks and crooked business concerns prey on women breadwinners; they reach the home through catch advertisements in a certain class of publications and lure the mother who is forced to skimp for the family's support to spend enough for a week's food on some enticing, dimly scheme which will bring no returns. They persuade the young girl whose presence in the home is sadly needed to go to a city and pay money in hopes of obtaining a position which never materializes, and they will make all sorts of fraudulent agreements which cost the victim anywhere from \$3 to \$50 and which are absolutely worthless.

One of the most profitable lures comes from the point of view of the operator, and one frequently employed, is the fraudulent publication of novels.

The faker, or usually a number of fakers incorporated as a publishing firm under the laws of some State, find no difficulty in getting plenty of willing victims.

Sometimes they reach the gullible public through advertising in some questionable medium. Another way is to write directly to persons they think will be interested.

In either case they make it known that they are looking for a really strong and worthy author. They want to put some new author's name on the market, they

say, and invite all persons who believe themselves capable of writing a novel to communicate with them.

This much they make known to several thousand persons through advertisements or by sending circular letters to addresses taken from directories or mailing lists. Women are the most easily appealed to in this manner, and very often the "firm" makes it known that they desire to promote a woman author.

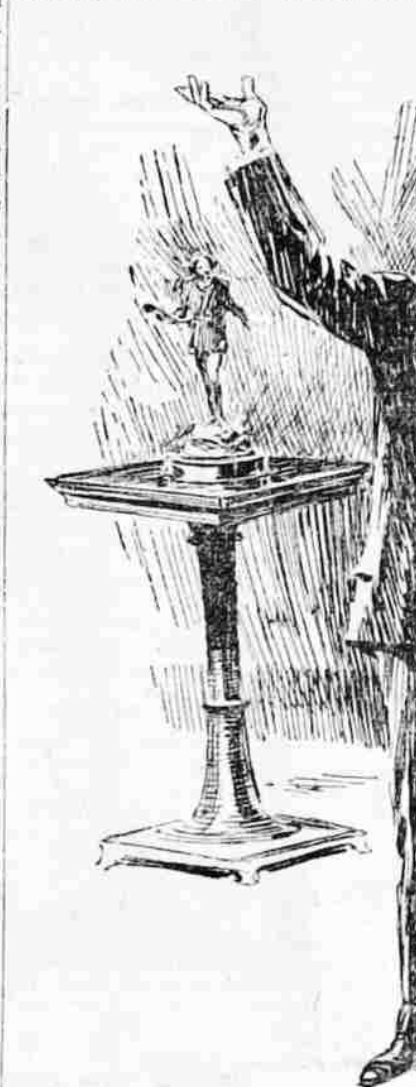
Such an announcement invariably brings in thousands of letters, and the firm asks for short outlines of the plots of the proposed novels. When these are received the next step is to write to the most promising applicants, saying to each one that her plot is excellent; that even in the condensed outline of the novel she shows remarkable literary style and ability to depict character. The prospective author is informed that there is little doubt that her book will enjoy enormous sales and she is asked to finish the work as soon as possible.

Then it is explained to her that the firm will be under heavy expense in getting out the book and that they are taking a certain risk which should not fall entirely upon them. If the author's friends, they explain, have sufficient faith in her ability and work to advance \$500 so that the firm will not suffer a total loss they will go ahead with the work. They are sanguine about the outcome and paint in glowing colors the career and wealth which are open to a new, popular author.

If the woman is able to raise the \$500 she sends it to the firm with the manuscript. They get the novel up in cheap book form, send a few copies to the author and pocket a generous share of the \$500. Nothing is done about putting the novel on the market, and the author is out her literary labor and the money which she must skimp and save to repay her friends. She may have a letter from the firm regretting that the novel did not sell according to their expectations. Usually she does not even receive this.

A variation of this game is the fraudulent magazine. Eight out of ten women

young or old, in every walk of life, believe they are capable of writing short stories. Many of them feel that they have missed their vocation, and that the literary world suffers because they have not taken to writing. These women are easily reached through advertising mediums or through circular letters sent according to mailing lists. The publishers



is enough to cover the postage expenses.

When the stories are received the better ones are returned to the writers with a letter stating that the work is good, and suggesting certain changes. It is explained that the crucial point in the career of a writer is the publication of his first story.

After that, says the letter, everything is plain sailing. Other editors will see the name of the author and watch for her work, eager to buy it. The letter dwells on the value of an author being able to append to her signature on a manuscript, "Author of So and So," &c.

Then comes the catch. According to the publishers of the magazine they have been at considerable expense in having

hundreds of women do this and the magazine is printed, full of stories for the publication of which the authors have paid. Besides this the magazine carries a volume of advertising, which all goes to swell the profits of the fraudulent publishers.

China decorating is another medium through which scores of fakers reach women. They guarantee to purchase the china decorated by their pupils and they promise to teach the art in a single lesson. They will not charge for the lesson, they say, for they need skilled women to work for them. This opportunity appeals not only to women with leisure, but to others who work hard and are willing to give

manner to help some little toward their own support.

Those who make inquiries following the advertisement or the circular letter are told that if they purchase an outfit, which generally costs from \$3 to \$10, they will be instructed in the art of china decorating and they are again assured that their work will be purchased at a fair figure.

As a matter of fact, in one lesson they are taught to transfer pictures to china plates, but after they pay for the apparatus nothing further is said about buying their products. They are free to decorate china for their own amusement and edification to their heart's content, but the bogus firm pays no money.

The lure of the stage is another medium which the bunco steers employ to separate women from their money. The "shark" sets himself up as an agent for some new opera company or perhaps, as in other cases, several men combine to form a fake firm. Girls are induced to pay anywhere from \$3 to \$10 fee in order to obtain the services of the agency in seeking a position. The agency itself holds fake rehearsals for which the girls are not paid, and after one or two meetings they are discharged for incompetency. Sometimes, with engaging frankness, the bogus agents tell the girls they must pay their fee for the instruction they require before being fit to appear on the stage. The result is always the same. The fakir pockets the money and the girl gets nothing in return.

Similar to this is the artist's model game. Girls are advertised for to work as models. They are required to pay a nominal sum as a registry fee, in return for which they are supplied with a list of artists, who, they are told, are in need of models. Usually the girls find the artists are sign painters, landscape artists, marine artists or, at any rate, men who do not require or wish models to pose for them. They, of course, have never authorized the fake agency to print their names in the lists supplied to the girls.

Conducted on the same lines are crooked schools for fashion designers, window dressers, interior decorators and other employments.

There are no shrewder students of human character than these crooked sharks who gamble on human credulity. They know that there are hundreds of women who sincerely believe they have remark-

ably trim and attractive figures. An advertisement for cloak models always brings a few score of them to the office of the fake agent. Each woman who applies for a position as a cloak model is treated in much the same manner. The shark plays upon her vanity in a manner almost diabolical.

"Do you know," he says, "you are the first woman whose application we have accepted today? It is so difficult to find a figure actually suited to show off a fashionable cloak to the best advantage. Your type of figure suits you especially for this work—art, I might even call it—for there are so many women of society who have just such lines as yours. I would venture to say that you have seen the day when—but there, we never inquire into our clients' personal traits."

"Now, the position which we would be glad to have you accept is one in a Western city. The salary is excellent. You will have practically six weeks' vacation with pay every year, for the firm will wish you to go to Europe to study the latest fashionable models in Paris. Of course we require a small registry fee now and a second instalment will be deducted from your first week's salary."

Then the agent makes certain that the applicant for the position is not familiar with the city which he is about to mention. Sure of this ground, he accepts the fee with thanks and gives the name of an imaginary department store in some Western city, if he happens to be operating in an Eastern city or vice versa.

Then he may obtain from the woman a sum for a railroad ticket. At any rate, in a day or so the applicant receives a telegram, apparently from the Western firm, cancelling the engagement.

Much the same is the dressmaking fake. Girls are promised that after a few lessons in dressmaking a certain "firm" will buy all their output. They pay so much for instruction and receive three or four circular letters. Then they buy material at a premium and that is the last they hear from the "firm."

From time to time the United States Post Office inspectors make a raid on a number of these bogus firms, but a new crop of fakers soon springs up. Much publicity is always given to the raids in the newspapers, but the women do not seem to learn from the sad experiences of their sisters. Whenever possible the fake firms avoid using the mails, for it is difficult to long evade the postal inspectors.

A "Shark" and His Prey.

experts read the work of the writer and criticizing it. As it is her first story it is actually worth more to her to have it printed than it is to the firm to print it. It is only fair, they say, that she

up a few hours in the evening to add to their income, perhaps in behalf of those dependent on them. Then there are invalids and cripples who are not able to leave their homes and who seek in this

WEALTHY WOMEN OF NEW YORK TOIL AND SPEND IN SUPPORT OF CHURCHES



Mrs. John D. Rockefeller, Jr.
Photo by Davis & Sefton.

NEW YORK, Saturday.

HERE are few wealthy women of New York who do not find time in their round of social and business activities to do considerable work for the church, and if one were to make the round of the churches of New York on any Sunday morning one might pick out in the different congregations the faces of women prominent in the fight for woman suffrage, others who are recognized as powerful leaders of society, some whose names are linked with charity and others who are known chiefly because of their great wealth.

Mrs. Russell Sage is a constant attendant at the Reformed Church of St. Nicholas, in Fifth avenue at the corner of Forty-eighth street. Mrs. Sage and Miss Helen Gould, who both attend St. Nicholas, are deeply interested in Young Men's Christian Association work, especially Miss Gould. Since the incorporation of the Sage Foundation, Mrs. Sage has given most of her time and effort to that work. The Rev. M. J. McLeod, pastor of St. Nicholas, frequently acts as confidential adviser to both the women and they depend greatly on his judgment in many cases. Not only are Mrs. Sage and Miss Gould interested in outside charities,

but they contribute generously to the support and maintenance of the church. Missions in which the church is interested are certain of support from these two women, and when it comes to the giving of actual labor and valuable time they are both willing workers.

Miss Helen Gould has repeatedly stated that she finds inspiration for her work in the Y. M. C. A. field from her church life and it is certain that she has done remarkable things in the way of establishing railroad and naval Young Men's Christian Association branches.

Mrs. John S. Kennedy is a member of the Fifth Avenue Presbyterian Church and there is no more constant attendant at services there than this woman, who is so active in the support of the Presbyterian Hospital in New York and other charitable activities, most of them in some way connected with the church.

Mrs. Kennedy may frequently be seen at the prayer meetings of the church and she has several times spoken in a modest, earnest way at these meetings. The Rev. John H. Jowett, pastor of the Fifth Avenue Presbyterian Church, has no more ardent supporter than Mrs. Kennedy, and her influence is often brought to bear to carry some point which he is urging. The church is a powerful, living factor in the life of Mrs. Kennedy and she gives her constant effort to bring it into the life of others. In the preparation for special services she is always one of those who give their enthusiasm and support.

Mrs. E. Parmelee Prentice, daughter of John D. Rockefeller, is another woman of wealth who attends the Fifth Avenue Presbyterian Church. She is active in all departments of the church work and gives a great deal of time to it. Mrs. Andrew Carnegie and Miss Margaret Carnegie attend services at the Brick Presbyterian Church, at Fifth avenue and Thirty-seventh street. They are close personal friends of the Rev. William P. Merrill, who presides there, and it is said that Dr. Merrill has on several occasions acted as adviser to Mr. Carnegie in the distribution of money for charitable purposes. Mrs. Carnegie and Miss Carnegie are members of several of the church societies and are very active in their work. During the week Mrs. Carnegie

and her husband stop frequently at the church door and the two women enter on some errand which has to do with the organization of the church.

They are frequent attendants at the meetings of the sewing circles and are prime movers in all affairs such as bazaars or banquets which the church organizes.

Mrs. John D. Rockefeller, Jr., is in no way behind her husband in church activity. It has been said that it was she who first urged him to teach his now famous Bible class, and that she is his constant helpmeet and adviser in the work he does for the Fifth Avenue Baptist Church, of which they are members. Mr. Rockefeller's many reform movements are watched with interest by his wife, and she shares this work with him. Although these activities may not all be directly connected with the church, it is true that Mr. and Mrs. Rockefeller found their inspiration in their church life while they were identified with the Fifth Avenue Baptist Church. The Rev. Charles



Mrs. J. Borden Harriman.

F. Aked, formerly pastor, was a personal friend of the Rockefellers and frequently visited their home. Except for the pastor himself, Mr. and Mrs. Rockefeller are con-

sidered the most active and the hardest working members of the church.

Mrs. Rockefeller almost invariably goes over the Bible class lesson for the day with her husband, and her practical mind, combined with a wide knowledge of religious affairs and a sympathetic understanding of human nature, is a recognized factor in the power Mr. Rockefeller exercises over the class which he has held together for so long.

Both Mr. and Mrs. Rockefeller are frequently seen at prayer meetings.

Mrs. John Jacob Astor usually attends services at Trinity Chapel, at No. 15 West Twenty-fifth street. The Rev. John McKridge is the pastor and is a popular preacher among women of wealth. Mrs. Astor gives much of her time to church work and is a generous money giver.

Mrs. J. Borden Harriman is identified with St. George's Episcopal Church, at No. 7 Rutherford place, as is Miss Anne Morgan. These two women not only contribute freely to the financial side of the church, but the pastor relies largely on

their judgment in matters of administration and often seeks their advice in instituting new movements.

For her interest and untiring work in behalf of the Roman Catholic Church, Miss Annie Leary was created a Papal Countess by Pope Leo XIII. She is a constant attendant at St. Ignatius Loyola and at St. Patrick's Cathedral. Countess Annie Leary's wealth is at the disposal of the church and she is greatly loved for her charitable work. There is not a worthy Catholic institution which is not certain of sympathy and support from Miss Leary.

Mrs. William K. Vanderbilt, Jr., and Mrs. Henry Taft attend St. Patrick's Cathedral and St. Agnes'. Mrs. Chauncey M. Depew is another woman of wealth who goes to St. Patrick's. She attends ten o'clock mass there in the morning and then meets her husband to go to St. Thomas' Episcopal Church with him. Mr. Depew is a friend of the Rev. E. M. Stires, pastor of St. Thomas', as is his wife, and although she



Mrs. William K. Vanderbilt, Jr.
Photo Copyright by Taylor.

always attends mass she seldom misses the sermon at the Episcopal church. Mr. and Mrs. Depew believe that they should attend church together and have made this arrangement as the most satisfactory to all concerned.

A few years back the former republican Senator's is held by Mrs. William A. Clark, wife of William A. Clark, who was at one time United States Senator from Montana. St. Thomas' has been the recipient of many gifts of money and art objects from Mrs. Clark.

Churches of the city bear many a testimonial to the thought and devotion of women of wealth. There are scores of memorial windows, chapels, organs and other material objects, and best of all, these same women whose lives are supposed by many to be but a round of pleasure, give hours of their time and their best efforts to promote the welfare of the churches to which they belong and to make the church truly a power in the city and the State.

Coat Hangers for Travellers.

A very useful notion is to buy coat hangers and cover them with padded satin, finished at each end by ribbon bows. It is better still if a girl has a useful brother who will cut her out a set of half a dozen, not so curved as they are usually sold in the shops, and having chains by which they are suspended instead of the long hooks, which make it so difficult to pack hangers and carry them from home. Made in the fashion suggested they can be fitted inside a case, and the owner will find them a great convenience when she travels.

Miniatures of "Munich Boccaccio" a Monument to 15th Century Art

AMONG the precious volumes which the Royal Library at Munich displays in its exhibition room is a superb manuscript generally called the "Munich Boccaccio." For more than half a century this volume has been often mentioned by the art historians on account of the beauty and importance of its miniatures, and some of its illustrated pages have been reproduced in different works. It may, however, be said that this gem of the Bavarian royal collections is famous rather than well known.

The miniatures of the Munich Boccaccio constitute in their ensemble a monument to the honor of French art of the fifteenth century, and Comte Paul Durrieu, member of the Institute, has made a remarkable study of it in a work containing reproductions of the ninety-one miniatures with which the manuscript is ornamented, which was published a few months ago by Herr J. Rosenthal, the Munich bookseller. The manuscript, says Comte Paul Durrieu, is not an original work, but an Italian author Giovanni Boccaccio, but an arrangement in French, by Laurent de

Premierfait, of a Latin treatise by Boccaccio, "De Casibus Virorum Illustrium," under the French title "Des Cas des Nobles Hommes et Femmes."

Of the history of the volume little is known except that it was in the possession of the House of Bavaria in 1628, for at that date it is mentioned in the inventory of the collection of art objects belonging to Duke Maximilian, first Elector of Bavaria. The binding, in red morocco, stamped with gold on the side, like Le Gascon's work, and its two clasps are mentioned in the inventory. At this time the book was part of the Elector's private collection.

How this book came into the possession of the Elector is not recorded, and to learn anything about its history one must go to the manuscript itself. Most of the copies of the "Cas des Nobles Hommes et Femmes" end with a note showing that the French author, Laurent de Premierfait, completed the translation from Boccaccio's original in Latin on April 15, 1400. This note in the Munich copy is followed by another by the copist which reads, "On the 24th day of November, in the year 1438, the thirty-sixth year of the reign of Charles VII., by the grace of God King of France, the copying and

transcription of this book by Boccaccio, as entitled above, was finished at Hauteriville-Saint-Denis en France, by me Pierre Faurie, humble priest and servant of God, curé of the said place, for and to the profit of the honorable man and wise master. . . ."

Originally the note continued for another three lines, which usually in such cases would contain the name and title of the person for whom the volume had been copied. Unfortunately the end of this note has been carefully erased.

There is nothing particularly remarkable in this erasure. Often in the fifteenth century when manuscripts changed hands the new owner wished to remove the marks of former owners or at least the name of the possessor. But if in this case the copist's note has been mutilated, the person who was named in it as the first owner is indicated in the book by two other methods. In the interior of the two grand ornamental title headings his name and title of the person for whom the volume had been copied. Unfortunately the end of this note has been carefully erased.

In the Munich manuscript the final